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ABSTRACT

The educational needs of neglected women are described in this report in the form of testimony from nationwide hearings on the subject, profiles of specific types of women, and case histories. Following each profile, solutions to the problems presented are suggested and existing programs are listed. Recommendations are made to revise existing legislation and programs so that they will be of greater benefit to displaced homemakers, single mothers, and older women. Also recommended is new legislation which would aid educationally disadvantaged women by: (1) providing financial assistance for such women; (2) providing for non-taxable assistance by employers for career advancement education for such women; and (3) including in new legislation on displaced homemakers a broad definition of eligibility. Appendices include the agenda from hearings, a list of participants and contributors, suggested funding resources for financial aid for adult women to continue education, and a large bibliography of works related to women's employment and education. (WI)

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NEGLECTED WOMEN:
THE EDUCATIONAL NEEDS OF DISPLACED HOMEMAKERS, SINGLE MOTHERS, AND OLDER WOMEN

ED163138

A REPORT OF THE
NATIONAL ADVISORY COUNCIL
ON
WOMEN'S EDUCATIONAL PROGRAMS

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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INTRODUCTION

In 1977 the National Advisory Council on Women's Educational Programs undertook an investigation of the educational needs of three groups of disadvantaged women: displaced homemakers, single mothers, and older women. The Council's concern for these groups was stimulated by the significant and steady increase in the numbers of such women and a growing awareness that in most cases they have not been afforded access to the kind of education they need to be self-supporting in later life.

The Council contracted with the Center for Women's Opportunities of the American Association of Community and Junior Colleges to conduct a series of hearings throughout the country and prepare a report designed to achieve the following goals:

1. Develop recommendations for the Secretary of Health, Education, and Welfare concerning changes in or additions to Federal laws, regulations, policies, or programs which are needed to achieve educational equity for displaced homemakers, single mothers, and older women.

2. Develop recommendations which can be useful to local agencies and institutions seeking to serve these groups.

3. Identify issues in this area which may require further Council attention, investigation, or action.

The contractor arranged and Council members attended five 1-day hearings at regionally dispersed college sites. Prior to the hearings, volunteer agencies and individuals in the areas arranged for testimony from members of the three groups under examination, and local, State, and Federal officials and private organizations who work with them.

The hearings took place in the fall of 1977 in Bergen County, New Jersey; Omaha, Nebraska; suburban Baltimore, Maryland; Houston, Texas; and Van Nuys, California. More than 300 women representing the three groups testified in person or presented written or recorded testimony. Typical case histories appear in the appendixes of this report.

Following the hearings, to obtain even wider perspectives, oral interviews were conducted in Alabama, California, Florida, Georgia, Illinois, Maryland, Massachusetts, Michigan, Missouri, New Jersey, New York, Ohio, Oregon, Pennsylvania, South Carolina, Texas, Virginia, Washington, D.C., and Wisconsin.

Finally, the educational needs expressed in testimony and interviews were evaluated against existing public and private programs and delivery systems.

SUMMARY AND RECOMMENDATIONS

Although women from a variety of geographic, economic, educational, and cultural backgrounds testified at the hearings, much of their testimony was surprisingly similar.

From these similarities a picture emerged of the neglected woman, her problems and needs. The broad lines of that picture are sketched below. Later in this section, the Council recommends steps to address the problems so vividly outlined by the women who testified.

SUMMARY

- There is a growing population of disadvantaged women whose educational needs are urgent and unmet. Satisfaction of these needs requires social and governmental concern for and commitment to women's educational and economic equity.

- These women fall into three categories: displaced homemakers, single mothers, and older women. Displaced homemakers, after years in the home, have lost the support of their spouses due to death, desertion, divorce, or separation. Single mothers are caring for and supporting children in the absence of the fathers. Older women are women over 60 years of age. Although each category has distinctive characteristics, there is significant overlap in their educational needs. Combined they total an estimated 26 million women.

- Of the three groups, displaced homemakers have the most urgent educational needs. They constitute an almost hidden subculture whose existence and problems are just becoming known. No firm statistical evidence of their numbers exists, but the factors creating displaced homemakers are increasing.

- Single mothers form a growing segment of the population. Generally, they are relatively young and their educational needs often are not met by existing programs. Their youth and the burdens of parenthood cause multiple problems.

- Much concern has been expressed for retired male workers who have no meaningful activity to occupy them. But very little attention has been paid to older women who, on the average, outlive their husbands by 10 years, and whose only occupational skill is caring for the husbands and families who are no longer with them. While not ignored entirely by government aid programs, women over 60 need cultural education as well as the income-producing skills younger women need. There are many gaps in the education of women who are now over 60, who may have 20 or more years of life before

them, and whose training, obtained in a totally different era, has left them inadequately prepared for their present status in life.

- The common denominator for all 26 million of these women is that they are caught, because they are women, in stereotypes. They are the products of past educational and social patterns which do not apply to today's reality.

- Most governmental and private efforts to help these women have not specifically recognized that the correction of their problems requires a variety of educational and other programs. Although the economic need is most immediate and visible, the core of the problem is the lack of marketable skills and the cultural bias of their education toward homemaking.

- These women need training for well-paying jobs that offer advancement opportunities. They need education to remedy their ignorance of such economic realities as money management, credit, insurance, and banking. They also need access to financial aid for tuition, child care, transportation, clothing, and, frequently, living expenses.

The National Advisory Council on Women's Educational Programs realizes that educational programs alone cannot correct the economic problems of women in these three situations. But creative, well-planned, and adequately funded programs can offer them new hope and a second chance. It is to this purpose, and to the eradication of policies which perpetuate educational inequities, that the Council directs this report.

One theme runs through the testimony from the Council hearings: Previous denial of educational opportunity has deprived these women of the skills they need to earn basic, decent livelihoods.

Legislation, regulations, and institutional responses must be developed to address the psychological, financial, and educational needs of these women.

While this report cannot overemphasize that these women are struggling for immediate economic survival, the recommendations concentrate on their educational needs as demonstrated by the hearings and testimony.

RECOMMENDATIONS FOR NEW LEGISLATION

1. *The Council recommends to the President that legislation be proposed which would provide financial assistance for educational purposes to women whose access to such assistance under existing statutes is limited or nonexistent and whose ability to earn a living is impaired by past educational deficiencies. In addition to providing for career education or retraining at minimum personal expense, the financial assistance program should provide stipends for living expenses for women who need such additional aid while they learn.*

The testimony at Council hearings repeatedly stressed the financial difficulties that disadvantaged women face in pursuing education to improve their ability to earn adequate incomes. Because of limited marketable skills, the women are unable to earn enough to support themselves and their children while paying tuition and other costs associated with further education. Unless these women can be assisted while they learn more marketable skills, they are doomed to the treadmill of underemployment. Funding for existing and projected programs should be revised to provide more financial aid opportunities for women reentering the labor force. Women who must work and can attend classes only part time should be eligible for assistance.

2. *The Council recommends to the President that tax reform legislation be revised to provide nontaxable assistance by employers for career advancement education to displaced homemakers, single mothers, and older women.*

At present the Internal Revenue Service requires that "employees pay income tax on any financial support they receive from their employers for taking outside educational courses to advance their careers. Employer tuition aid is nontaxable or deductible only if the course maintains or improves the employees' skills in their present jobs." Further, if a course is taken to improve skills to meet the "minimum requirements of the present job, or if it qualifies the worker for a better job, the educational subsidies are considered taxable income." Therefore, reimbursed expenses for outside courses to prepare women (and others) for new and better occupations fall into the taxable income category which may impede affirmative action.

Many businesses offer workers tuition subsidies or other reimbursement plans for work-related or general interest courses. These subsidy programs are greatly underused; only 9 to 12 percent of all available funding is expended. More people would use tuition subsidies if they were not considered taxable income, and if they were made available in the workplace through active efforts by equal employment and training personnel.

3. *The Council recommends to the President that legislation be developed for national volunteer antipoverty programs which would require special recruitment, counseling, and training of single mothers and displaced homemakers, comparable to those in existence for older persons, such as Foster Grandparents and RSVP, which would provide adequate tax-free stipends for out-of-pocket expenses.*

While providing needed services to the community, volunteer programs could become a route to employment for disadvantaged women. If volunteer service allowances were excluded from taxable income, these women could be involved in productive and rewarding work while acquiring marketable skills. Funds should be appropriated for a pilot program.

4. *The Council recommends to the President that any legislation enacted to benefit displaced homemakers include a broad definition of eligibility, while emphasizing services for those over age 40.*

Many of those testifying noted that disadvantaged women often do not fit any of the eligibility criteria for government financial assistance programs. The

condition of the women, rather than their age or history, should be the prevailing criterion of their need. Women whose husbands are imprisoned, missing in action, or disabled due to illness, alcoholism, drugs, etc., should also be eligible for assistance as displaced homemakers.

5. *The Council recommends to the Secretary of Health, Education, and Welfare that existing Federal laws, including age discrimination laws, Executive orders, and regulations be enforced more thoroughly to assure that women and girls are afforded educational equity in career counseling, curriculum selection, classroom training, and postsecondary preparation. Such enforcement should require improved and expanded counseling at the elementary and secondary school levels so that in the future women can be better equipped to avoid the problems of today's displaced homemakers, single mothers, and older women.*

Testimony suggested a number of ways to simplify and improve enforcement. Some of these follow:

- Agencies and institutions need to be aware that apparently neutral policies may have disparate effects on women.
- Where feasible, agencies involved in investigating complaints of sex discrimination should examine a wide range of institutional policies and practices for possible discrimination.
- A toll-free "hot line," similar to that of the Consumer Product Safety Commission, should be established to handle inquiries and complaints about sex and age discrimination in education.
- The U.S. Office of Education should develop an internal system to examine all federally funded education projects for compliance with affirmative action and nondiscrimination requirements.

6. *The Council recommends to the President that the Office of Management and Budget be directed to establish and enforce a policy that data compiled on beneficiaries of all Federal programs be reported by age, sex, and status as displaced homemakers and single mothers based on standard definitions.*

Generally, information regarding older women and single mothers seems to be fairly accurate. However, the classification "displaced homemaker" does not exist in any Federal data-gathering process. Without it, definition of the group demographically, economically, and geographically is difficult. Assistance in providing equitable solutions to the educational programs of these persons requires a more precise data base than is afforded by volunteer information.

7. *The Council recommends to the Secretary of Health, Education, and Welfare that as regulations for the Age Discrimination Act are developed, they should be especially sensitive to the problems of age discrimination women face in federally funded education programs.*

In addition to the economic and educational needs of displaced homemakers, older women carry the extra burden of age discrimination in their search for means of improving their lives. Older people must be afforded equal opportunity in Federal education programs.

RECOMMENDATIONS CONCERNING EXISTING LEGISLATION AND PROGRAMS

1. *The Council recommends that the Assistant Secretary for Education, through the Federal Interagency Committee on Education, work with the Office of Management and Budget to prepare a comprehensive inventory of all Federal programs which currently offer, or can be revised to offer, financial aid to disadvantaged women for career education and training. The list should be published and widely disseminated for use of the target populations and appropriate social service agencies.*

Although this study focuses on the educational needs of these women, much of the testimony centered on financial barriers to meeting those needs. For this reason, the Council cannot ignore financial need or omit a recommendation for urgent action.

2. *The Council recommends to the Assistant Secretary for Education that discretionary funds available under existing legislation be used to develop, test, and disseminate products and strategies to better serve the counseling and occupational needs of these disadvantaged women.*

Testimony at the hearings demonstrated that few of the many outstanding programs funded by HEW are effectively reaching these women and suggested that Career Education, Vocational Education, Higher Education Title I, and Women's Educational Equity Act funds be used more widely to serve these groups. Information must be made available to encourage women to enroll in educational programs that will prepare them for jobs with better incomes in the private sector.

3. *The Council recommends to the Assistant Secretary for Education that funding be provided for expanded research and demonstration projects in management of personal finances and consumer training, which will be available to adult women.*

Testimony of many displaced homemakers, single mothers, and older women revealed that they had little experience in managing the major financial affairs of their lives. Mortgages, insurance, banking, home maintenance, leases, and major purchases were previously relegated to the men in their lives. Along with education to enable these women to earn better incomes, programs must be initiated to teach them how to better manage their resources.

4. *The Council recommends to the Assistant Secretary for Education that education for parenthood become a funding priority for discretionary grants and contracts.*

Testimony showed that many single mothers are both inexperienced and inept in the care of children. Their own statements often demonstrated their lack of parental skills and responsibility. Unless these women can learn to become effective parents as well as self-sufficient citizens, their children probably will also grow up to live in ignorance and poverty.

5. *The Council recommends to the Assistant Secretary for Education that existing legislation be reviewed to determine which programs permit establishing grants, in cooperation with State and local agencies, to support child care centers at public educational institutions which offer adult training and education.*

Participants agreed that day care for preschool children is essential if women are to achieve educational equity. Surveys show that colleges offering exceptional career educational opportunities for women almost invariably provide preschool child care. Young single mothers particularly need this service in order to take advantage of career training. Child care centers can also be used as demonstration workshops to provide training in parental skills.

6. *The Council recommends to the Assistant Secretary for Education that incentives be offered to institutions and States to extend academic credit for lifelong learning experiences to adult students including displaced homemakers and older women. Funding should be considered for programs to evaluate and extend credit for life experience.*

Testimony indicated the need for wider recognition of experiential learning and suggested that information from States with external degree programs be disseminated more broadly. Incentives to other States to offer similar programs should be considered as should funding further research on translating the value of experiential learning.

THE HEARINGS: HIGHLIGHTS OF TESTIMONY

The obstacles facing mature women who want to enter or reenter the labor market are "monumental" and call for "a total restructuring of the woman's life," testified Ruth Bennett, Community Coordinator for California's Golden West College Women's Center. Bennett herself reentered the labor force, as did many founders of successful reentry programs. Bennett launched her community's program "to overcome community stereotypes" of displaced homemakers, single mothers, and older women who are struggling to find their places in society and the workplace.

A single mother from Omaha lamented, "I called or went to 17 agencies before my questions were answered about where to find money for training. My AFDC social worker threatened me with loss of food stamps if I attended school. The manpower office wanted to qualify me for only short-term, low-skill training." Despite these obstacles, the woman became a trained, self-sufficient assistant district attorney.

Dr. Nikki R. Van Hightower, women's advocate in the Houston, Texas, Mayor's Office, declared, "It is time that society acknowledged the fact that support systems need to be established for the single-parent family. For women that means primarily three things: (1) nonsexist vocational guidance and counseling, (2) financial assistance for training or retraining for marketable skills, and (3) assistance with child care. Until these steps are taken, some women will be forced to take menial jobs with little chance of upward mobility, or they will simply give up and join the ranks of welfare recipients. Another demeaning alternative will be to search frantically for a new mate whom they may or may not be able to find."

Dr. Bitsy Keller, a counseling psychologist from California who was "laid off" by divorce from her role as homemaker, urged legislation to provide protection during the period of shock and trauma that follows divorce. She said that every displaced homemaker needs assistance in developing a "blueprint for self-discovery."

Large numbers of the women who are served by the Baltimore Displaced Homemaker Center require immediate assistance to cope with multiple troubles. Educational equity is imperative for these women to achieve economic equity. Educational counseling can build awareness that homemaking skills can be translated into marketable experience. Cynthia Morano, Center Director, believes that many women do have unrecognized organizational and managerial talent gained from home and volunteer experiences. She agrees that many legislative definitions are too narrow and thus exclude single mothers who want and deserve assistance in their struggles for self-sufficiency.

Betty Neary, a 41-year-old Omaha homemaker, shared her definition of the educational environment sought by the mature woman trying to reenter the work force:

> "She does not want to feel 'stupid.' She does not want to be 'put down' because she needs questions answered. She wants to be taken seriously. I would

like to see warm supportive people dealing with these fears at the first encounter with the university. There is also a need for innovation in setting the location and scheduling the classes . . . and a Women's Resource Center."

The New Jersey researchers, Ruth Ekstrum of Educational Testing Service and Ruth McKeefrey of Thomas Edison College, suggested further research on the educational needs of adult women. Ms. Ekstrum pioneered research on the development of materials to evaluate and give academic credit for homemaking and family life skills.[1] She called for further funding to expand both the number of skills to be validated and strategies for persuading educational institutions and employers to recognize the value of such credentials. The discussion underscored the demand for wider dissemination of information on the work of the Council for the Advancement of Experiential Learning.

Ms. McKeefrey, who works with adults to develop external degree programs, stressed the need for more financial support for lifelong learning programs. She cited such benefits of external programs for disadvantaged women as minimal entrance requirements and absence of time limits for degree completion. She noted that the American Council on Education and the Bureau of Social Science Research are currently conducting research for the National Institute of Education on characteristics of external degree programs and their students.

Joyce Jenkins and Margaret Salinas of the Houston Urban League Project for Single Heads of Household advocated improved bilingual and bicultural learning experiences for adult women. They stressed the necessity for female role models of various racial and ethnic backgrounds. Members of self-help groups such as Aspira and El Congresso discussed innovative strategies for providing outreach such as the peer counseling programs sponsored by the NAACP and the Urban League.

In New York City the National Congress of Neighborhood Women has designed and developed its own associate degree curriculum. It is taught in the community and combines practical experience in citizen leadership skills with academic instruction. Child care and counseling are provided. Women enrolled in the program endorsed it as a model for building family and neighborhood solidarity on educational, social, and economic issues. The program is readily replicable at low cost in other communities.

"Outreach funds are difficult to obtain in suburban and rural areas," said Tasia Young, Executive Director of the New Mexico Commission on Women. She proposed that each State reassess its basic skills education program for adults to insure easy access to literacy programs, adult driver education classes, and training in seeking employment.

A group of Iowa displaced homemakers urged better integration of Comprehensive Employment and Training Act (CETA) programs with existing educational programs. Short-term office skills "refresher" training merely whetted their appetites for learning, they said, but funds for further education for working mothers were not readily available in their area.

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[1] Ruth B. Ekstrum, A. M. Harris, and M. E. Lockheed, How to Get College Credit for What You Have Learned as a Homemaker and Volunteer (Princeton, N.J.: Educational Testing Service, 1977).

Barbara Crawford of the Pierce County Community Action Program in Tacoma, Washington, said that a low-income single mother often must deal with five or six agencies to get information concerning general equivalency diplomas, CETA grants, Basic Educational Opportunity grants, and community-based literacy programs. She urged that educational institutions attempt to view these women as "total persons," adding that better educational links with radio and television would assure wider dissemination of recruitment information.

Older women testified that, in addition to the economic and educational needs cited by displaced homemakers, they carry the extra burden of age discrimination in their quest for educational experiences to enrich their lives. After a 20- to 30-year gap in their education or employment, older women lack the skills needed for either study or work. They do not know how to use the skills they learned in volunteer work or at home in the marketplace. They are unaware of central employment and referral services. They reported encountering age bias and discrimination in admission, counseling, financial aid, and placement services. Moreover, they suffer from a pervasive fear of failure and poor self-image.

Older people are eager for learning that is free and accessible, testified Lois Hamer, director of an older adult program funded by the Edna McConnell Clark Foundation at the Los Angeles Valley College. Students over 60 who live in the area served by the college have participated in a variety of courses, she said. Ten thousand area residents hold "Golden Cards" that enable them to enroll in the college for courses totaling up to 12 credit hours or for three noncredit courses per term. Ms. Hamer said that many older people also take part in volunteer service programs on campus. She urged State and Federal recognition of the fact that "society loses because it focuses on youth" to the exclusion of older citizens.

Several agencies on the aging advocated development of Federal guidelines to increase senior citizen access to current information on vocational training and consumer education.

Dulcie Schackman of the Mayor's Voluntary Action Center in New York City urged that retired persons overcome boredom and frustration by developing second careers. "Your talents need not and should not be put to rest when you become a retiree," she said.

The Association of Junior Leagues called for wider retraining of older people to serve as senior citizen advocates.

Participants in all the hearings cited the need for free driver education for older people living in the suburbs and small towns.

Nancy Lee Mace of the Maryland Consortium on Aging said Federal officials should recognize the inadequacies of present programs to serve older women. She urged a "reeducation of community and helping professions to better assist older women."

Representatives of senior citizen advocacy groups, including the American Association of Retired Persons and the Gray Panthers, urged wider access to free educational services including training in leisure skills and self-administered health maintenance.

Dr. Lee Richmond of Johns Hopkins University advocated increased Federal funding for longitudinal

studies on what happens to older women who return to educational institutions.

PROFILE OF THE DISPLACED HOMEMAKER AND HER EDUCATIONAL NEEDS

The homemaker who is forced back into the labor market faces an array of educational, economic, social, and psychological problems. The "displaced homemaker" is a woman in her middle years (generally 35 to 64) who has been deprived of her traditional role by the loss of her spouse through separation, divorce, abandonment, or death.

THE PROBLEM

The typical displaced homemaker finds herself suddenly alone, without her spouse's support which had been her only financial resource for 20 to 30 years. She has neither significant financial estate nor personal resources. Often she is left with a mortgage and communal debts. She must struggle with these pressures without the marketable skills, experience, or credentials she requires to gain meaningful employment.

The Census does not identify displaced homemakers as a group, but it does show 3,164,000 widows and 2,435,000 divorced women in the 35-to-64 age group. Since 1968 the number of households headed by women has grown 10 times faster than the number of traditional two-adult families has grown.

Without training, it is almost impossible for the displaced homemaker to support herself and her family. The woman's lack of marketable skills and job readiness leaves her unprepared to surmount the barriers to entry into the labor force.

She may not qualify for government benefits because she does not fit the categories of women who are eligible for assistance. She is too young to receive old age benefits. Since she performed only unpaid labor in the home, she cannot apply for unemployment compensation. She may not qualify for welfare because her children are too old. She may not qualify for Social Security benefits because she is divorced from the wage earner.

Thus the displaced homemaker suddenly becomes destitute. Her whole world crumbles. Her desperation becomes panic when she feels she has no place to turn for help. Legal problems, debt reduction, banking, insurance, and a myriad of other concerns formerly handled by the departed spouse compound her difficulties. Often she does not understand how to handle these problems because she has never had to deal with them before. She may not even know when the mortgage or insurance payments are due, or how much debt she owes. The sheltered position that characterized her role as homemaker and mother now leaves her without resources to find the worthwhile work she needs to support herself.

Programs do exist to assist displaced homemakers. Colleges and other community agencies have the capacity to reeducate and retrain these women for jobs and careers with growth potential. However, these programs suffer from the following difficulties:

1. The displaced homemaker is unaware of the assistance that is available and/or unaware of

of the type of assistance she needs.

2. The agencies that could offer the services generally have no outreach program for displaced homemakers and no plan for serving their special requirements.

3. Tuition aid, where available, is often inadequate.

EFFORTS AT A SOLUTION

The Council hearings and research vividly demonstrate significant and growing concern for the plight of displaced homemakers. Long-range changes are essential in primary, secondary, and postsecondary career counseling to stop channeling girls and women into careers that lead eventually to displaced homemaker status.

More than 200[1] displaced homemakers from 27 States testified that programs are being initiated to address the plight of this large group of neglected women.

Investigative and lobbying efforts have been launched in more than 25 States. In California, Tish Sommers, Chairperson of the Older Women's Rights Committee of the National Organization of Women, helped develop legislation leading to creation of the first Displaced Homemaker Center on the campus of Mills College.

At the Federal level, Rep. Yvonne Burke of California and Sen. Birch Bayh of Indiana were early backers of displaced homemaker legislation. Several bills have been introduced into the Congress since 1975.

In 1978, Sen. Alan Cranston of California introduced amendments to the Comprehensive Employment and Training Act (CETA), Title III. These amendments would provide funds for programs to assist displaced homemakers with counseling, training, job search, and job placement services.

The CETA amendments proposal for short-term training was based on the Oakland Center's first-year report which states that more than 1,000 women received counseling but only 54 were placed in jobs. The average age of the Center's clients is 52. A few of the many possible job opportunities for displaced homemakers are listed in the report:

- Care of mentally retarded or developmentally disabled children;
- Attendant care for handicapped persons;
- Home/health care for the elderly;
- Assistance at halfway houses for people returning to the community from mental hospitals;
- Assistance in nursing homes and residential care homes for the elderly.

During its second year of operation, the Oakland Center also found work for its clients as airport limousine chauffeurs, cooks at senior citizen dining centers, and receptionists for public service agencies.

Veteran advocates of equity for adult women in vocational education and training, however, believe that short-term training for low-paying,

[1] Testimony, comments, and inquiries also were received from 132 agencies, organizations, local school districts, and postsecondary educational institutions.

temporary jobs is not the answer. Anita Kremen, Chairperson of the San Fernando Valley American Association of University Women, testified "the displaced homemaker legislation needs to include work experience and job guarantees" as well as "better information on labor market conditions."

Directors of Work Incentive (WIN) programs in Oregon, Nebraska, and New Jersey testified that clerical and retail sales training offers opportunities for advancement. Representatives of the Urban League's CETA program for minority women in Houston stated that displaced homemakers in urban areas must be afforded educational opportunities that encourage personal and skills growth. They urged a partnership with growth industries.

The adoption of a comprehensive, systematic approach to the counseling needs of adult women who are reentering the labor market was urged by Mary Ganikos and Julia Davidson of the American Personnel and Guidance Association. Key elements of their proposal include the following:

- Federal assistance programs should be expanded to provide in-service training of professional counselors, guidance personnel, and faculty to insure their competence in working with new and improved student assistance programs designed to keep special student populations, including displaced homemakers, single parents, and older women within the educational system;

- Federal guidelines for student financial assistance should be revised to reflect greater sensitivity to the needs of part-time and nontraditional students;

- Educational Information Centers established under the Higher Education Act of 1976 should be used to consolidate programs and services into an accessible single agency designed to mobilize resources of community, State, and Federal governments that impact on education;

- Guidance and counseling should be fully recognized within the national educational policy and administrative structures as major social instruments capable of improving the quality of life for many persons, stimulating lifelong learning, facilitating human development, and rehabilitating those on the margin of American educational and occupational opportunities.

Creative counseling, educational, and other approaches to the dilemma of displaced homemakers are being developed by a variety of pioneering educational and human service agencies. Some ideas being advanced include the following:

- Preference on civil service applications for displaced homemakers similar to the veterans' preference.

- Development of special counseling and placement offices for adult women, including displaced homemakers, in local public assistance agencies and food stamp centers.

- Development of additional regulations to insure that educational programs administered by Federal agencies are in compliance with Title IX.[2] Testimony noted that

[2]Nancy J. Balles, Title IX: The Unenforced Law: Title IX Activity by Federal Agencies Other Than HEW (Washington, D.C.: National Advisory Council on Women's Educational Programs, January 1978).

few programs funded by the U.S. Department of Labor under the Comprehensive Employment and Training Act (CETA) meet Title IX standards, even when subcontracted to local educational units.

Other programs already in operation are listed below:

- The Eugene, Oregon, Displaced Homemakers Program, located at the University of Oregon's Gerontology Center, has a $100,000 budget for a 2-year demonstration program. According to Director Hazel Foss, the program provided educational, legal, and mental health counseling to over 200 women in its first few months of operation. One of its most successful outreach techniques is a low-cost advertisement that appears daily in the local newspaper. The Center also acts as an educational broker, referring women to a network of other community agencies and organizations for training.

- The Center works closely with the Women's Awareness Center of Lane Community College which offers a unique Industrial Orientation Program. The Program provides "hands-on" career exploration for adult women who want training in drafting, blueprint reading, construction, mechanics, electronics, machine repair, welding, or woodworking. The Displaced Homemaker Center's staff has also established links with local manpower training agencies. The Oregon Women's Commission and its local group in Eugene have made considerable progress in monitoring the local apprenticeship recruitment and placement council's activities for sex equity.

- Maryland women's organizations have formed coalitions to assure that urban and rural women have better access to nonsexist vocational testing and counseling. The State's vocational equity specialist, Marie Tarbell, told about installation of 13 vocational skills assessment labs throughout the State. These will assist women seeking information about career choices and will be helpful to the four single parents hired by Catonsville Community College under Title I of CETA to provide educational counseling to other single parents in their county.

- The Maryland demonstration program, funded with a 2-year legislative grant, offers outreach and referral services throughout the State through a private group, New Directions for Women. The Baltimore headquarters served more than 400 women during its first year of operation. According to Director Cynthia Morano, 90 percent of the clients had incomes less than $6,000 per year. Each woman's skills and aptitudes are appraised. Then each receives short-term training and rapid referral, when appropriate, to other educational sites including manpower skills centers, on-the-job training programs, vocational rehabilitation services, and colleges.

- Kay Elledge, Director of the Center for Continuing Education for Women at Brevard Community College in Florida, reported that their Center's CETA Title I program, Work Opportunities for Women (WOW) is a year-long educational and counseling program for older women. The program trains women for work in nontraditional skills areas including bricklaying and welding. The placement and survival record is 60 percent.

- The downtown campus of Miami-Dade Community College has funded a displaced homemaker program that offers both peer and professional group counseling. Bilingual staff members have effectively served Hispanic women through neighborhood outreach.

- The Omaha YWCA displaced homemaker program is funded by a 2-year legislative demonstration grant administered by the State's commissioner of education. The program has expanded the model of counseling and job development used in a previous job-readiness project for low-income women.

- Tompkins-Courtland College in New York State counsels, tests, and places women in occupational training which includes actual work experience. Participation leads to placement in private businesses, according to Program Director Sandra Rubaii. CETA helps to fund this program.

- Vocational and technical schools in Illinois and Wisconsin have developed intensive media campaigns to inform displaced homemakers of testing, training, and placement opportunities available in well-paying technical fields.

- Staff members in New Jersey's Employment Service Offices have been trained to place women in skilled trades apprenticeships and training programs offered by growth industries and unions.

- Under terms of recently enacted legislation, Cuyahoga Community College district in Cleveland, Ohio, is tailoring a displaced homemaker program to the needs of the inner-city woman. It will provide vocational, educational, and personal counseling, and programs to develop skills and credentials for entering the labor force.

- Senior Citizen Centers, YWCAs, and Salvation Army organizations are learning to share job training information through a clearinghouse formed by the Women's Resource Center of Grand Rapids, Michigan. A Ford Foundation grant provided the initial funds for the Center which is now partially funded by the United Way and five colleges.

PROFILE OF THE SINGLE MOTHER AND HER EDUCATIONAL NEEDS

In 1976 almost 5 million households were headed by single parents (over 90 percent of them women) with one or more children under 18 years of age. The category of single mothers substantially overlaps that of displaced homemakers and to a smaller degree that of older women.

The single mother faces social, psychological, and educational issues similar to those that afflict the displaced homemaker. But the single mother under age 21 confronts additional difficulties which will be discussed later.

THE PROBLEM

Role stress is universal for the single mother who seeks training to enter or reenter the labor force. She finds herself caught between her own needs and those of her children. Single mothers interviewed for this study commonly reported feelings of inadequacy or guilt about their inability to be "perfect parents" while they develop and expand the skills and credentials needed for employment. These women frequently had poor self-images that inhibited long-term goal setting.

The U.S. Department of Labor reports that single mothers with children under 18 years of age suffer a higher rate of unemployment (12.9 percent) than women who live with their husbands and have children of the same age (9.8 percent).

In her quest for educational and economic equity the single mother encounters severe problems, particularly in obtaining financial aid for education or training. The women speaking at the Council meetings stressed the following obstacles:

- Lack of living stipends or practical work-study options for the woman who must both support her family and acquire training;
- Absence of grants to defray the costs of child care, transportation, books, equipment, and clothes;
- Absence of financial aid to enable the would-be student who must work part time to study part time;
- Overly stringent loan regulations.

In 1977, the Center for Women's Opportunities at the American Association of Community and Junior Colleges surveyed 1,200 2-year and technical institutions and found only 132 with child care facilities on campus. According to a recent informal survey by child care advocates, fewer than 100 of the 1,900 4-year institutions have developed child care facilities for students. Most of the facilities are located at teacher education or early childhood development programs or laboratories. Waiting lists frequently are long. Although costs are calculated on a sliding scale, child care allowances seldom are included in the parent's financial aid package. Administrators reluctant to provide child care services cite fears about licensing problems, accident insurance, and sharply rising institutional support costs.

THE SINGLE MOTHER UNDER AGE 21

The single mother under age 21 suffers from multiple psychological, social, and educational troubles. She needs nonsexist counseling and education for herself and her children. Role conflicts frequently accompany the struggle to be both mature parent and productive student or worker. Recent studies by manpower specialists indicate that single mothers under age 21 are among the most difficult population groups to provide with vocational and career guidance.

In recent years high school dropout rates among teenage females have soared as a result of pregnancy. In 1974, 19 percent of all live births in the United States were to teenagers; 12,529 of these mothers were under age 15 and 595,449 were 15 to 19. The proportion of teenagers giving birth rises rapidly with age. The National Center for Health Statistics calculated that in 1974 nearly 1 percent of 15-year-olds had had at least one child; 3 percent of 16-year-olds, 6 percent of 17-year-olds, 11 percent of 18-year-olds, and 17 percent of 19-year-olds had one or more children. Teenagers tend to have their children in quick succession. In 1974, 24 percent of mothers aged 20 had had more than one child; 20 percent of all births to teenagers were second or higher-order births.

Thirty-six percent of all births to teenagers are out of wedlock, and the proportion of births to unmarried teens is increasing. Fifty-three percent of the out-of-wedlock births in 1974 were to teenagers--10,600 to women under age 15 and 210,800 to women 15 to 19. Between 1973 and 1974, there was a 3 percent increase in out-of-wedlock births to women aged 15 to 19. Moreover, 94 percent of teenage mothers now elect to keep and raise their babies before attaining their own educational goals.[1]

The lack of high school diploma or general equivalency diploma (GED) severely limits the young mother's ability to provide adequately for herself and her child. The increasing incidence of pregnancies among urban females between the ages of 12 and 16 has led many local school districts to consider development of auxiliary services and alternative school programs. However, funding, space, and staff requirements have created many policy problems. As a result, some school districts provide services only in a home setting, with a visiting teacher providing basic instruction.

The Department of Health, Education, and Welfare has developed high-quality prenatal education and education for parenthood courses, but lacks funds to implement them widely. Where programs are inadequate or nonexistent, dropout rates increase due to prenatal problems.

Recent efforts to integrate the needs of parent and child have been difficult to staff and fund. Schools in many States have been slow to change rules to permit single mothers to stay in regular classes during pregnancy and to return to regular classes after delivery, bringing the infant to school for child care. Only a handful of school districts have developed courses that use an infant care program to instruct the parent in child development,

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[1] AGI, Eleven Million Teenagers: What Can Be Done About the Adolescent Parent (New York: Planned Parenthood Federation of America, 1971).

nutrition, and parental skills as part of a career development plan.

Pioneer efforts in California and Washington have demonstrated that onsite child care need not be expensive. Multiple sources of services can be integrated to enable both the child and the youthful parent to develop to their full potential.

Another barrier to full participation by young mothers in secondary education has been the absence of quality family life and family-planning instruction. With multiple pregnancies by young parents increasing, social service agencies and school health authorities worry about the implications for their districts and the Aid to Dependent Children system. Many urge adoption of a national policy on children and the family that includes a much stronger commitment to family planning and education about parenthood.

In their testimony at Council hearings, single mothers appealed for a reexamination of policies and practices that stigmatize and exclude them from full participation in programs of career exploration and development. School attendance policies that penalize or exclude pregnant females received the severest criticism. Clearly, Section 86.40 (Marital or Parental Status) of the HEW title IX regulation requires wider compliance review. Single mothers require counselors with special training to help them survive in a world that still thinks of a family largely in terms of the white middle-class value system with both parents present to nurture the family's development.

EFFORTS AT A SOLUTION

Since its inception in 1969, the National Alliance Concerned with School-Age Parents has served as a clearinghouse for information about programs and services for school-age parents and pregnant adolescents. In 1977 its first national directory included information on 1,134 agencies providing specialized assistance to young women who are pregnant, already parents, or sexually active. It is a welcome new resource for practitioners who often feel isolated and unfamiliar with program development in other States.

The Directory materials provide keen insights into the efforts of voluntary agencies such as Planned Parenthood, the Child Welfare League, and the Salvation Army to fill the gaps in services and educational training that taxpayers have been unable or unwilling to bear. In Orlando, Florida, the Junior Sorosis Club has joined forces with the Mental Health Board and the Valencia Community College staff to develop a Parent Resource Center. Since 1974 almost 2,500 parents have participated in educational activities dealing with child rearing.

In the fall of 1977, the Mott Foundation hosted a pioneering working conference on Parenting Education. One outcome of the conference will be the production of a guidebook on stimulating community action in parenting education. Participants agreed that school-age parents must receive education in four areas:

1. Child care;

2. Prenatal care;

3. Adult/continuing education resources;

4. Parent education through hospital referral.[2]

Much can be learned from the practical approaches developed by the following programs:

- Collinsville, Illinois, high school students are learning the skills required to be a more-than-adequate parent by working with preschool children in a structured, yet informal setting.

- Parkrose, Oregon, high schoolers can elect a course that simulates engagement, wedding, and the crucial early years of married life.

- Gary, Indiana, middle and junior high school students are studying the multiethnic origins of their neighborhoods by tracing their own family trees through parent interviews.

Only a few years ago, study options like these would have been highly unusual. Today, however, they are examples of an emerging secondary school curriculum focus on people and places closest to students themselves: their own families and communities. In high schools where programs of this sort are available to youngsters, the reactions have been overwhelmingly favorable from both students and parents.

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[2]Editorial Board Notes: A Compilation of Information Produced by the Participants at the "Working Conference on Parenting Education" (Flint, Mich.: C. S. Mott Foundation, 1971).

PROFILE OF THE OLDER WOMAN AND HER EDUCATIONAL NEEDS

Touch me; I have feelings
Let me talk; I'll listen, too.
Tell me I'm real
Walk with me but don't block my view
I've got lots to do yet, lots to learn
You see I'm not really old yet----------I'm just 71!

Mary G.

At what age is a woman old . . . older . . . too old to learn in our society? According to testimony at the hearings:

- It may be when she is 27 and the vocational-technical school's carpentry apprenticeship program rejects her because she is over 25 and female.

- It may be when the scholarship committee of the fraternal organization in her State tells her that her application for financial aid for a baccalaureate nursing program is rejected because the program serves only women who are under 21.

- It may be when the registrar of her alma mater sends her a form letter announcing that the fact she dropped out of the doctoral program in 1969 to have a child is not a valid excuse for exceeding the arbitrary 7-year time limit for completing a Ph.D. program in comparative medieval literature. (She planned to reenter this year when her child entered first grade.)

- For one able, active 54-year-old woman, it was when the law school alumni screening committee member pointed to her well-coiffed grey hair and sarcastically laughed off her question about why her admissions application was returned without evaluation.

THE PROBLEM

Women live longer today than in previous generations, but few have ready access to low-cost learning opportunities that encourage second careers or the creative use of leisure time.

There is a greater proportion of older women in our society today than ever before and their number continues to grow. Prior to World War I, childbirth complications and disease, uncontrolled by vaccines and antibiotics, caused the early deaths of many women. In 1900, women outlived men by only 3 years; today, this gap has widened to more than 9 years. Life expectancy for the average female born today is 81 years, almost 20 years more than life expectancy just 50 years ago. The growth rate in our population of women over age 60 is two and a half times that of the total population. In 1920, there were fewer than 4 million women age 60 or older in a

population of 106 million. Today they number almost 18 million in a population of 215 million. Some researchers predict that by the year 2000, two out of three older persons will be women.[1]

To accommodate the rapid increase of older persons in our society requires major social, educational, and economic adjustments. Many gerontologists and psychologists argue that chronological age alone should not limit access to a full life of work, learning, and leisure.[2] The evidence on intellectual performance in old age clearly suggests that people can and do function at a high level throughout life; thus intellectually active persons can continue the educational process into very old age. It is no longer enough to think of "retirement skills" and hobbies in planning adult education for older people. Special educational programs should be designed to reverse the cultural and technological obsolescense of the aged.[3] Cultural exposure programs would permit today's elderly to share more fully in society. Programs to upgrade skills for the middle aged and to provide second and third career education at many stages in life would be in high demand if they were well devised and presented.

Certain social indicators have serious implications for legislators, program planners, and regulatory agencies as well as for the women who seek services. Older women are more likely to live in central city districts or small towns than in the suburbs. The number of older persons living on farms has dropped sharply in recent decades. Older women are likely to have serious gaps in their education. Functional illiteracy is especially high in central city areas, where many women were immigrants.

Older women are more likely to be widows than wives.[4] The older urban woman is twice as likely as her younger sister to be poor. The most neglected group of urban women is elderly minority women. The 8 percent of older (over 65) black Americans have additional problems stemming from prior low income and limited educational access. (Studies on older women of other minorities are rare.)

While family earnings and economic productivity have increased steadily since the turn of the century, retirement programs have lagged behind. Retirement income is not only based on lower wage earnings of the past but is also especially vulnerable to inflation. According to the Bureau of Labor Statistics, 75 percent of the aged live below poverty standards. As much as 75 percent of their income is spent on food, housing, medical care, and transportation. Leisure, cultural, and psychological needs are the first items deleted from their budgets.

Healthy women increasingly dominate the older population. Though their lack of education and training may vary depending on socioeconomic status, location of residence,

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[1] Robert Atchley, Social Forces in Later Life (Belmont, Calif.: Wadsworth, 1972, p. 10).

[2] M. M. Clark, "It's Not All Down Hill," Social Policy, November 1976.

[3] M. M. Clark, Toward a National Policy on Aging: Proceedings of the 1971 White House Conference on Aging, Vol. II, Ch. 1 (Washington, D.C.: U.S. Government Printing Office).

[4] Phyllis Silverman, ed., Helping Each Other in Widowhood (New York: Health Sciences, 1974).

marital status, prior education, and work experience, older women who reenter the educational arena have common concerns. These chiefly center around poor self-image, rusty study skills, fear of failure, and financial problems.

Wife and mother are the most common social roles that the woman over age 60 has filled in our society. The loss of these roles through death of her husband and the independence of her children intensifies the older woman's loss of social status. Giving up familiar housing because of the loss of spouse's income intensifies her need for positive reinforcement of personal identity and feelings of worth. She frequently fears loss of control over her own destiny.[5] Loss of health is another concern since hearing, vision, and mobility are needed to cope with change. The common assumption that older women need institutionalization with advancing years is wrong; fewer than 5 percent of older women are living in institutions. The Texas NOW Task Force on Older Women urged that programs be established to faciliate "second careers."

Prior to World War I, many small towns and rural communities did not offer a full 12-year public education. Curricula focused on basic literacy. Math and science training was poor. Compulsory school attendance and teacher credentialing in specialities are products of more recent decades.

Vocational training was limited to large cities and lagged behind the development of child labor laws. Thus, most vocational offerings focused on labor intensive, low-paying fields such as clerical office work, machine sewing, and homemaking.

Access to college education and advanced professional training for women was largely limited to the urban upper class and a few super achievers until after World War I. The small percentage of women trained by land grant colleges and universities were counseled into the liberal arts and homemaking in anticipation of a life centered around the family. Women expected that once they found their men, like Cinderella, they would live happily ever after.

Prior to the adoption of Title IX of the Education Amendments of 1972, women's access to professional education and graduate training was quite limited. Artificial and exclusionary barriers were both overt and covert. Women now in their sixties and seventies found easiest access to programs in nursing, social work, and school teaching. Testimony from female pioneers in law, medicine, and engineering indicates that they had to overcome artificial institutional barriers unknown to their male counterparts. The barriers did not stop with admission requirements but affected financial aid, housing, research facilities, appointments, and access to mentors and advocates. These women frequently suffered role stress as they tried to juggle homes, careers, and studies.

The educational disadvantages of older women are sociological, psychological, financial, and physical.

- Tessy R., age 66, urges that public schools open their cafeterias and libraries to older community residents so they can be with younger people, "to hear their laughter on a cold winter's day, to learn to smile again while helping a little one to

[5] Bert Kreiger Smith, Aging in America (Boston: Beacon Press, 1974).

learn the 3R's. To be there with the kids would warm body as well as spirit. I'd like to read their teacher's magazines too . . . but it's against the rules . . . ."

- Mary, 71, lives in a high-rise, low-income, senior citizens' housing project near a 4-year college. She looks with envy on the new dramatic arts center where plays and concerts are given regularly throughout the year. She cannot afford the $3.50 price of a ticket. "I helped pay for that building from the taxes I paid as a public school music teacher. It doesn't seem fair that I can't sit in one of the vacant seats and listen for free." Instead she sits night after night in the one-room apartment staring vacantly at the walls or at television.

EFFORTS AT A SOLUTION

A woman's age is no indicator of her educational, social, or economic status in American society. Education planners must assess such factors as the following:

1. Where was she born and reared?
2. What types of learning were available to her during her youth?
3. What were the gaps in services and curricula that now limit her ability to lead a full, active, and productive life?

The pioneer work of Dr. Helen Lopata in Chicago suggests that every community should offer a program to build survivor's skills that include problem-solving techniques, image building, resources for building new community relationships and friendships, and resources for part-time employment.[6] The Lopata study offers a wealth of information for improving delivery to older women of local education agencies' continuing education courses.

Testimony from older women regarding their needs and desires for lifelong learning underscores the necessity of enlightening youth-oriented instructors and counselors about age differences in learning and memory. Too few young instructors seem to understand the desire and ability of older persons to learn. Memory may be less reliable in some older persons but their ability to learn and to think problems through at a leisurely pace remains undiminished when the desire to learn stays strong through regular use and challenge.

Roger De Crow urges action to expand five types of educational programs for older adults:[7]

1. Use retired persons as teachers in institutes of lifelong learning and emeritus colleges, and as regular tenured faculty;
2. Provide home care training for older persons to serve in hospitals and health care agencies;
3. Offer mid-career and second-career planning clinics;
4. Establish arts-and-crafts-for-profit programs funded by Title I of the Higher Education Act;

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[6] Helen Lopata, Widowhood In An American City (Cambridge, Mass.: Schenman Publishing Co., Inc., 1973).

[7] Roger De Crow, Older Americans: New Uses of Mature Ability (Washington, D.C.: American Association of Community/Junior Colleges, 1978).

5. Prepare older or retired persons for jobs as paralegals, clerks for human service agencies, occupational safety and health inspectors, and teachers.

In Why Survive? Being Old in America,[8] Robert N. Butler argues that a 12-point agenda for educational activism is required for older citizens. His recommendations include the following:

1. Use of cable television to educate, entertain, inform, and use the elderly as performers;

2. Establishment of colleges of the air to discuss problems, concerns, and positive concepts of aging;

3. Establishment of public school centers that use the skills of older people to serve students of all ages;

4. Encouragement of colleges and universities to open doors to middle-aged and older students;

5. Provision to all adults of access to education for survival, including physical education;

6. Provision of life-cycle education to increase awareness of the naturalness of aging.

Pace University in New York City has developed an Active Retirement Center for members who are 55 and older and have some college background. The low $10 annual membership fee entitles persons to low-cost participation in regular university courses; job development and placement; university paid tutoring service; and social and self-development activities on three campuses.

Elderhostel is a consortium of 100 colleges and universities that provide on-campus housing and liberal arts education during the summer to persons over age 55. Founded in 1974, Elderhostel has served over 7,000 people in 18 States. It is especially attractive to recently retired people who want an intellectually stimulating experience.

Dr. Jeanne B. Aronson, Director of the Edna McConnell Clark Project on Aging at the American Association of Community and Junior Colleges, feels that institutions of higher education should play a major role in providing educational options, including those leading to expanded work opportunities, for middle-aged and older people.

College job developers can reach out to the community by helping business and industry understand the capabilities of older workers and assisting them in initiating options like flexi-time and part time. They can reach out to recruit and motivate older people helping them to dispel their own self-doubts and to feel welcome in the education and work communities.

James Heffernan of the National Center for Educational Brokering in Syracuse, New York, urges colleges to provide free counseling and referral services to older citizens in their areas.

In the course of the Council hearings, many more people testified than can be reported in this limited space. The Council appreciates the efforts of all these people in sharing their dilemmas, insights, and suggestions regarding the educational needs of displaced homemakers, single mothers, and older women. Each

[8] Robert N. Butler, Why Survive? Being Old in America (New York: Harper and Row, 1975).

contributed to the Council's further understanding of the situation and the kinds of Federal action needed to improve it.

The Council believes that the difficulties of these women can be alleviated, but the Federal Government must take the lead with firm commitment and creative action.

The recommendations listed in this report address these problems in a comprehensive and forceful way. The Council has transmitted these recommendations officially and has offered to assist in their implementation. It will continue to push for Federal action and will monitor progress.

The Women's Educational Equity Act directs the Federal Government to work toward educational equity for all women. The Council is determined that the women described in this report will be neglected no longer.

APPENDIX A
CASE HISTORIES AS TOLD BY DISPLACED HOMEMAKERS

1. Trudy is a 46-year-old, lean, tense, chain-smoker. She has four children, all in prep schools or college. As a child, she was the pampered favorite of her physician father. She had one year of "finishing" school in New York. After her marriage in 1953, she worked part time in the fashion department of a department store to help her husband get his law degree. He practiced real estate law. His company owned everything they possessed: the house, cars, boat, and country club membership. Trudy's four-bedroom home in an elegant suburban neighborhood was kept tidy by the 3-days-a-week maid. Extra helpers took care of the yard and garden.

Trudy was totally ignorant of the reality of the marketplace and of family law, and her marriage was falling apart. She tried alcohol, sleeping pills, and even yoga to forget her husband's infidelity. Her husband asked her for a divorce on an average of once a week, but she did not think he meant it. On his 45th birthday he announced that he was going to the Dominican Republic. She did not believe him and therefore did not challenge him. She had already made plans to visit her ailing mother in Ohio and play in a bridge tournament in a nearby town.

Returning home from the trip she found the house completely empty except for her clothes and a few personal items. The phone and utilities had been shut off and a "For Sale" sign was posted in the front yard. Trudy could not believe it. She quickly called her husband's office and was told he was away.

During the next month she went through a crash course in reality orientation--self-taught. Her husband had canceled all the credit cards and insurance. She had only $13 in her checking account. Former lovers, friends, and acquaintances now ignored her or advised her to "find another man."

Her husband's partner offered her $5,000 in cash if she would quietly leave town. If she chose to fight, he said, there would be nothing. Bewildered but believing, she accepted the $5,000 and left, only later realizing the legal mistakes she had made.

She took a $350 course to learn bartending, but was turned down in job interviews for lack of experience. She now works part time as a receptionist for a doctor. She shares an apartment with two other women. She wants a full-time job but is afraid she is too old to learn new skills. She is brushing up on her typing at night at a vocational technical school. She told her interviewer, "Help me help myself. I don't want to be a burden to society."

2. Sue, 48, is an artistic, shy, sensitive, easily embarrassed small town woman who married 2 weeks after graduating from high school. Her husband did not want her to work so she became a good cook and seamstress. Over the years she did all she could to help her husband advance in his job.

They moved frequently as he advanced in his company. She never questioned how much he made, saved, or spent.

He traveled away from home in his work and they drifted apart.

Two weeks after her daughter's graduation Sue's husband called her from Cleveland to say that he was not coming back. He wanted a divorce. She could have the house.

Devastated, Sue cried her way through a long weekend. A call to the lawyer and subsequent checks with the bank and her husband's employer revealed that he had quit his job, sold his car, cleared out their joint bank account, signed forged notes on their house, and disappeared.

Sue did not know where to turn. She lacked child support and the residency requirements for welfare. She could not sell the house without her husband's signature. At the State employment service the questionnaires were baffling and frustrating. She could not type and had no recent job experience. She did not know how much money she would need to make ends meet. She leased the house for a year and used the proceeds to cover the notes and mortgage. She sold a pint of blood at the hospital for $25. She answered ads in the newspapers for jobs. She tried unsuccessfully to sell her 4-year-old Volkswagen. She sold most of the furniture and rented a room downtown. New bills and problems developed daily.

Sue called 17 agencies before she was referred to a displaced homemaker center. The program director helped her prepare a skills résumé based on her abilities and volunteer experiences. A call to the city's manpower placement office led to her first short-term job as a cook's aide for a "Meals on Wheels" (federally funded) program at the minimum wage.

Sue now takes courses in office skills for human services personnel under a CETA program. Her goal is an associate degree within 3 years. A vocational testing and interest inventory indicates that she could be trained to do several semi-professional jobs that would lead to long-term employment. But as a part-time student she does not qualify for financial aid and she lacks collateral for an educational loan. At present she is limited to low-paying, precarious, public service jobs. She is worried. The waiting and uncertainty of job searches has been depressing, time consuming, and expensive.

3. Ava, 44 and black, quit school after eighth grade. In 1977 she received a general equivalency diploma. She has three boys, ages 16, 14, and 13. Last year, 2 weeks after she had a hysterectomy, her husband left her. Sometimes she gets child support, but twice he has threatened to take the boys away from her because of her inability to handle money. Ava is angry and afraid at the same time.

Ava heard an announcement about CETA on the radio. She checked at the State employment office but found long lines and overworked staff. Ava applied to be a nurse's aide but learned that the only available jobs were on the night shift. She applied for food stamps but was told that she would lose them if she participates in a CETA or Work-Incentive (WIN) program. She is on welfare but does not like the case worker, calling her "a snob who thinks that I should be content to get a dead-end job." Ava was threatened with the loss of welfare payments because she was given a 13-year-old car by friends who were moving away.

Ava does not know how to fight the system. She has been trying to decide whether to apply for a part-time job and enter the local vocational-technical school's nurse's aide program. Ava has visited or called more than a dozen agencies but never received complete answers.

Ava wonders, "Why me? I never hurt anyone. I want to work I don't want welfare, but nobody wants me. My boys are good, but paper routes and shoe shines don't buy a 'good life'."

4. Eileen, 54, weighs 210 pounds, and stands 5 feet, 1 inch. She is the mother of five children, 19 to 36 years of age, all living away from home. Eileen married her childhood sweetheart after the 11th grade, and bore her first child 11 months later. She has lived all her adult life in a South Baltimore neighborhood of Italian and Irish Americans. Her life previously was centered around her husband, children, and church. She never worked outside the home, cannot drive a car, and has no experience in money management.

Eileen's husband never discussed how much they owned or owed. He worked all his adult life as an assembler for the same company. When his plant closed in 1975, he lost all his pension rights at 52. In desperation he took a job as a helper for a small neighborhood roofing contractor. Within 3 months he died. There were virtually no insurance benefits.

Eileen's neighbors tried to help her but she drove them away in outbursts of temper for real or imagined slights. Her steady weight gain and inability to see the need to sell her three-bedroom house to make ends meet created additional problems. Eileen had thought that it was paid for. It was not, and there was no mortgage insurance. She tried to postpone selling the house in hopes that she could make ends meet by babysitting, but little children and babies got on her nerves. The mortgage on the house was foreclosed. Eileen moved from one daughter's home to another over the next 18 months.

Finally, her third daughter urged her to go to Baltimore's active manpower skills center for vocational testing and career counseling. Two weeks later she was enrolled in an 18-week on-the-job training program. She is earning while learning. Her morale has improved. Eileen is on a diet and has begun to make plans for renting a small rent-subsidized apartment of her own near her old neighborhood. One son has started to teach her to drive.

Eileen is on her way. She still faces problems, but the displaced homemaker center provides monthly group support meetings. The center will help her begin to establish credit and to solve her social, legal, and economic problems.

5. Lee is a 39-year-old Vietnamese war bride with two children. Her black husband was in the Army. A bad temper and alcohol earned him a dishonorable discharge. He was unable to hold a job or stay sober long. Now he is in jail on a 30-year term for armed robbery. Sometimes he wants to see her, sometimes he tells her to stay away. She is hurt and confused.

She had a nice apartment when he was in the service but she was unable to afford it after his arrest. She has sold most of their possessions at his insistence to pay the lawyer's fees.

Lee now lives with a cousin but will have to move soon. The one-bedroom apartment is too crowded for the six people in it. The cousin cannot afford to help her much longer, and has told her to find another man.

Her lack of English skills limits her severely. She worked as a nursemaid for a retarded child for 3 months but was fired for taking inadequate telephone messages. In Vietnam she had approximately 6 years of schooling. Lee wants to go to school but all she knows how to do

is to care for children or be a night club waitress. When she went to talk to "the man at the vocational school," he recommended that she try to become a beautician. He told her that training would cost $650. She says he shrugged his shoulders when she asked about a scholarship.

Lee is angry that no one will help her find work. She does not want handouts. She does not want to go back to Vietnam. She has been in the United States 8 years. She thinks the military service or the courts should help her.

APPENDIX B
CASE HISTORIES AS TOLD BY SINGLE MOTHERS

I thought that if I had a baby to love, my problems would be solved . . . My man would stay . . . the government would pay . . . .

1. Maria, 19, has two active children ages 18 months and 4 years. Each child was fathered by a different man. Her children do not know their fathers. She left school at age 14 after 8 years of schooling. Maria's parents and three teenage brothers are crowded in their apartment with Maria and her brood. Friction and frustration levels are high.

Maria receives welfare support but has no experience in budgeting or planning for herself and her children. Her mother has always shopped and cooked for the extended clan. The social worker for Maria's church has visited Maria three times to try, unsuccessfully, to get her to plan for her future. The social worker has scheduled visits for Maria to the local manpower skills center and to the adult education office at the neighborhood high school, but Maria's only career goal is to become an airline stewardess ". . . because they have nice clothes and travel." Her expectations hardly match realities.

2. "I'm tired of being half grownup and half kid . . .," says Terry, 15, and mother of twin 3-month-old girls. They live with her parents in a small two-bedroom apartment in an older neighborhood of an Eastern city. The babies' father's name is a family secret. He has never seen his offspring. Terry's father, a fireman, has borne the cost of the twins, but he is not at all happy about his family's new burdens.

Terry was expelled from school in the fifth month of her pregnancy. She was told that she might return to classes at the beginning of the first semester after delivery.

No prenatal services were offered or sought. No attempts were made to refer her case to a home tutor or to an alternative program, even though both existed within the school district. The reasons seem lost in bureaucratic red tape.

When interviewed, Terry had recently returned to school but was having trouble adjusting to the daily routine. She was frustrated at having to repeat "dumb, useless courses." Terry had one interview with a counselor. Most of the 20-minute session involved filling out forms. The counselor warned her sternly to "be good." Terry says she has never had any vocational aptitude testing. She is doing eighth-grade work.

She dreams a lot. In her dream world she has her own apartment with "nice furniture," a steady job with good pay, and a man to "care for me." She will not talk about workshops on being a parent or career planning because, she says, such approaches have not worked for others. She feels that she's being punished by society for "having loved a guy who needed me."

3. Lorraine is a petite, attractive secretary for a city real estate banking firm. She is 26 years old and in the middle of a lengthy divorce suit. She has one daughter, Dana, age 3-1/2.

They still live in her $40,000 suburban house with a "For Sale" sign in the yard. She has signed an agreement that the proceeds from the house will go to pay off prior debts and divorce costs for herself and her husband. Her husband has not been able to make child support payments during their 9-month separation.

Lorraine juggles her small salary to make the house interest payments and to cover the other expenses for herself and Dana. She is looking for an apartment near her work or on a bus line so that she can sell her car.

Lorraine's employer has offered her a sizable raise when she completes night courses in business management and accounting. The tuition plus child care and transportation costs are forcing her to "moonlight" at home, typing reports on weekends. She has been a straight "A" student in each course. She attends class one night a week and gets up at 5 A.M. to have 2 hours to study. Dana complains that Momma is always too tired to play with her.

Her long-term goal is to get a master's degree in business administration. She laments that her bachelor's degree in voice and English literature so ill prepared her for the lonely world that a single mother faces. "I've learned to be a juggler," she says.

APPENDIX C
CASE HISTORIES AS TOLD BY OLDER WOMEN

1. Elsie, a widow, entered a Pennsylvania community college at age 67. She took one course at night in social gerontology to see if she could compete with social service agency professionals. After conquering her nervousness she enjoyed the course, but she had problems to overcome.

Transportation was a problem because classes were held at night. Elsie drives but only during the day. Because her arthritis makes writing very difficult, she had to request permission to use a tape recorder for note taking. For some courses she also tape-recorded her answers to tests. Elsie's fear of failure was overcome slowly with the support of younger classmates and an understanding instructor. Her vast experience as a volunteer proved to be the catalyst for numerous friendships after class.

Like many women, Elsie felt compelled to earn top grades to prove her worth. She was frustrated at her inability to remember certain types of factual material but was allowed to join a study skills workshop in the learning resources center. There she learned how to overcome her problem by altering her study habits. She also discovered that grades are not the only indicator of success. Moreover, she learned to ask for help in time of need.

Elsie has completed her Associate of Arts degree in 3 years and works part time for the Area Agency on Aging as a counselor. She hopes to find funds to get a bachelor's degree in social work. Her life is now full and active again. She feels needed.

2. Nancy, 76, probably does not have a high school diploma, as she grew up on the Western prairies where such formalities did not develop until much later. But she was angry when the university's registrar asked her to audit a course in art history rather than taking it for credit, since a diploma was an admission requirement. She fought through the red tape and won the privilege of taking the course for credit.

Nancy daily forgets where she left her house keys, and she could use a course in lip reading because of her erratic hearing, but she lives independently. Last spring she flew alone to Europe to escort her granddaughter to Rome to see the art museums.

The university course gave her a much needed outlet for her lifelong interest in the arts. The twice weekly sessions kept her alert and inquisitive about the world around her. A well-worn letter from her youthful instructor calls her "the hit of the class." She had been to Florence, Rome, and Athens and shared her slides with the class with great relish for details regarding periods, textures, and styles. She received an "A" for the course. Open access to creative learning experiences keeps her alive and lively.

3. Angie is 67. Her speech is thick with the accent of her native Puerto Rico, even though she and her three children first came to the mainland from her father's farm outside Rio Puerdras in 1945. She

lived in Brooklyn and worked as a collar stitcher in a clothing factory. She has worked through good times and bad and she still works. She has outlived two husbands. Work is everything.

She gets letters in English from a beloved son who now lives 1,500 miles away. Her dream is to learn to read, but she is afraid to go to a class with just young people. She has been to the library but the English books are too hard. She wants help, fast. "I don't want to think old," she says. If the university gave credit for life experience, she would have earned at least one degree.

APPENDIX D

Bergen Community College, Paramus, New Jersey, September 30, 1977

9:00 Welcome: Dr. Alban J. Reid, President, Bergen Community College

Opening Remarks: Thera Johnson, Member, National Advisory Council on Women's Educational Programs, HEW

Introduction of other Council members and staff

Introduction of morning panel participants. Carol Eliason, Director, AACJC, Center for Women's Opportunities, will serve as hearing moderator.

PANELISTS: Ruth Eckstrum, Educational Testing Service
Alex Kassel, New Jersey Department of Labor
Ruth McKeefrey, Researcher, Thomas A. Edison Community College
Ella Wilson, Community Action
Marjorie Wyngaarden, Bergen Community College Trustee and member of NOW

10:45-12:00 Student Presentations

PRESENTERS: Mildred Berhard, Lodi, New Jersey
Sue Nerger, Demarest, New Jersey
Rita Posner, Fort Lee, New Jersey
Lorraine Watson, Wallington, New Jersey

Audience comments and questions if time permits.

1:00-2:30 Hearing called to order: Thera Johnson

Introduction of afternoon panel participants

PANELISTS: Virginia Laughlin, Dean of Students, Bergen Community College
Kathryn Marc, Assistant Director, Office of General/Community Education, New Jersey Department of Education
Judy Murphy, Coordinator, Bergen County Working Women Project--CETA

2:30-3:00 Student Presentations

PRESENTERS: Peggy Arroyo, Single Parents Project, Hackensack, New Jersey
Ella Wilson, Bergen County Women's Shelter

Catonsville Community College, Baltimore, Maryland, October 4, 1977

9:00 Opening Remarks and Welcome: Joy Simonson, Executive Director, National Advisory Council on Women's Educational Programs, HEW

Overview of Project and Hearing: Carol Eliason, Director, Center for Women's Opportunities, AACJC

Introduction of panel members

PANELISTS: Lorna Bielenberg, Maryland Commission on Aging
Brian Gamble, Baltimore Task Force on Battered Women; Social Worker for Catholic Charities of Baltimore (written testimony submitted)
Jan Groebel, Dundalk Community Services Programs
Nancy Lang Mace, Coordinator/Teacher, Aging Programs, Harford Community College
Cynthia Morano, Executive Director, Maryland Displaced Homemakers Center
Lee Richmond, Counselor, Education Department, Johns Hopkins University
Sally Rogers, Sociologist, Montgomery College
Kathie Ryan, House of Ruth, Shelter Program for Battered Women
Rose Marie Shockey, Reentry student from Dundalk Community College

1:00-3:00 Afternoon panel

PANELISTS: Sandra Caplan, Human Resources Specialist, Job Plus Program
Diane Ellison, Single Parents Survival Program, Catonsville Community College, Catonsville, Westminister, and Owings Mills
Susan Froesch, Title IX Specialist, Maryland Department of Education
Ellen Moyer, Executive Director, Maryland Commission for Women
Marie Tarbell, Maryland Department of Education, Division of Vocational Education

3:00 Closing Remarks on Future of Project: Carol Eliason

University of Nebraska at Omaha, Omaha, Nebraska, October 28, 1977

9:00 Opening Remarks and Welcome: Katherine Burgum, Dean, College of Home Economics, North Dakota State University; Member, National Advisory Council on Women's Educational Programs, HEW

Introduction of morning panel presenters and participants: Carol Eliason, Director, AACJC Center for Women's Opportunities, will serve as hearing moderator

PANELISTS: Suzanne Bradley, Douglas County Attorney; Former Displaced Homemaker
Marilyn Burdick, CETA Counselor, Des Moines Area Community College
Mary Ellen Drickey, Displaced Homemaker, Omaha
Florence M. Hansen, President, Altrusa Club of Omaha (written testimony)
Sandy Hess, Displaced Homemaker, Des Moines, Iowa
Betty Hobbs, Displaced Homemaker, Des Moines, Iowa
Sally Lidie, Displaced Homemaker, Omaha
Beverly Matzik, Together, Inc., Omaha
The Honorable Joanne Maxey, Nebraska State Legislator
Betty Neary, Reentry Student
Toni Simbo, Displaced Homemaker, Des Moines, Iowa
June Swanigan, United Methodist Community Center, Omaha (written testimony)
Ardyce B. Welch, Former Displaced Homemaker (written testimony)
Elizabeth Worden, College of University Studies, North Dakota State University (written testimony)
Clody Wright, Displaced Homemaker, Omaha

PARTICIPANTS: Robert L. Armstrong, CETA Staff, Omaha
Joseph Bartoski, Dean of Continuing Education, College of St. Mary
Beth B. Bueh, Nebraska Department of Education, Lincoln
Emily Cunningham, Program Director, Project DOVE, YWCA, Omaha (written testimony)
Mary Kay Green, Single Mother Advocate
Mary Beth Johnson, Executive Director, YWCA, Omaha
Ronald Lumpkin, WIN Program
Sandy McKenzie, OIC/Valmong Industries
Charlie Olsen, WIN Program

1:00-3:00 Afternoon panel presenters and participants

PANELISTS: Suzanne Bradley, Single Mother
Joyce Gray, MSW, Chief Social Worker, MIC Project, University of Nebraska Medical Center, Omaha (written testimony)
Mary Kay Green, Single Mother Advocate
Tom Hunt, Associate Director, Cooperative Education, North Dakota State University (written testimony)
Beverly Macek, Older Woman
Yvonne Method, Single Mother
Rosemary Moon, Financial Aids Staff, University of Nebraska, Omaha
Viki Peyton, Child Saving Institute

PARTICIPANTS: Carolyn Avey, Metropolitan Technical Community College, Omaha
Marianne Davidson, Iowa Western Community College
Marjorie Hilger, Special Programs Counselor, University of Nebraska, Omaha
Debbie Shanahan, Sarpy County Social Services

Houston Community College, Houston, Texas, November 18, 1977

9:00 Opening Remarks and Welcome: Mary Beth Peters, Chair, National Advisory Council on Women's Educational Programs, HEW

Hearing Purpose and Format: Carol Eliason

Introduction to morning panel

PANELISTS: Rema Lou Brown, Counselor, Women's Resource Center, University of Houston, Clear Lake
Priscilla Corbett, Older Woman Student
Jeanne Salatan, Texas NOW, Task Force on Older Women
Deborah Stanley, Coordinator, Services for Returning Students, University of Texas, Austin
Yvette Stallworth, PACE Program, Texas Department of Human Resources
Minnie Arnold, Business and Professional Women's Club of Dallas; Single Mother
Grace Cordau, Student, University of Houston; Single Mother
Fran Engle, Student, University of Houston; Displaced Homemaker
Dolores Ferrell, Women's Law Center, Dallas
Cynthia Herbert, Reentry Student in Technology
Pat O'Kane, Attorney, May and Nacol: Title IX Concerns
Charlotte Stewart, Executive Director, Displaced Homemakers of Texas
Martha Ahern, Director, Arizona Western College Family Educational Programs,
Carla Derryberry, Assistant to the President, Houston Community College
Marcia Ellephant, Director, Adult Education, Jewish Community Center
Margaret Follett, Texas Leadership Development Program, Richardson, Texas
Joyce Jenkins, Female Heads of Household Program, Houston Urban League
Martha Moncreif, Professional Home Economist, University of Houston
Margaret Salinas, Female Heads of Household Program, Houston Urban League
Cynthia Spivey, Director, Alcoholism Counseling Program, College of the Mainland, Galveston
Anne Stewart, Career Counselor and Title IX Trainer, Lane Community College, Eugene, Oregon
Hatie Thurlow, President, Houston AAUW; Counselor, Houston Community College
Ms. Vinot, Counselor, Houston YWCA
Niki Van Hightower, Special Assistant to the Mayor, Houston; Women's Advocate

Audience comments and questions as time allows

Los Angeles Valley College, Van Nuys, California, November 22, 1977

9:00 Opening Remarks: Ruth Nadel, Member, National Advisory Council on Women's Educational Programs, HEW; Educational Specialist, Women's Bureau, U.S. Department of Labor

9:15-10:30 PANEL: Displaced Homemakers and Older Women

PANELISTS:
Leslie Bailey, Instructor of Sociology; Chairperson, Certificate Program in Gerontology
Ev Ghormley, Director, Center for New Directions, Los Angeles Valley College
Lois Hammer, Program Manager, Senior Adults Program, Los Angeles Valley College
Bitsy Keller, Marriage, Family, Child Counselor, San Fernando Valley Counseling Center
Tasia Young, Director, New Mexico Commission on Women

10:45-12:00 Individual Presentations

PRESENTERS:
Ruth Bennett, Women's Center, Golden West College
Pauline Caldwell, Center for New Directions
Pat Cook, Counselor, Cerritos College
Ann Cook, Older Woman
Gloria Kapp, Southern California Legislative Chairman, Women's Political Caucus
Randi King, Battered Women's Program
Anita Kremen, American Association of University Women
Beverly Monasmith, Battered Women's Program

Audience comments or questions as time allows

1:00-2:00 PANEL: Single Mothers

PANELISTS:
Joan-ellen Caine, Marriage, Family, Child Counselor, San Fernando Valley; Instructor, Adult Education Outreach, Los Angeles Valley College
Winnie Hessinger, Executive Director, YWCA, Los Angeles
Kay Johnson, Program Specialist for Social Services, Maud Booth Family Center, North Hollywood
Leslie Richards, Instructor and Job Developer, Women's Job Training Program, Van Nuys
Carol Rookstool, Director, Child Development Center, Los Angeles Valley College

2:00-2:30 Individual Presentations

PRESENTERS:
Shirley Bronson, Consultant, Action Interchange Associates
Thomas Butts, Consultant, Action Interchange Associates
Barbara Crawford, Department of Community Services, Pierce County, Wash.
Debbie Todd, Center for New Directions, Los Angeles Valley College

2:30-3:00 Audience comments or questions as time allows

APPENDIX E

Abel, Margaret
Director-Continuing Ed
Florida Junior College

Abt, Phyllis
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Catonsville Community College

Andreasen, Regina
Instructor-Psychology/Sociology
Linn-Benton Community College

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Cavilan College

Arnold, Gwen
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Arsenault, Anne G.
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Atwood, Bonnie
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Becerril, Marty
Sweetwater Union
High School District
San Diego, California

Bell, Rita
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Portland Community College

Bennett, Ruth
Women's Center
Golden West College

Berzon, Faye
Massasoit Community College
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Maryland Commission on Aging
Baltimore, Maryland

Bisney, Ruth Ellen
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Omaha, Nebraska

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Block, Marilyn
Researcher on Aging
University of Maryland

Bonder, Evelyn
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Bones, Lynda
Metropolitan Technical
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Bradford, Nancy
Women's Advocate
Lexington, Kentucky

Bradley, Josephine
Sunshine Center for
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Fort Myers, Florida

Brandstrom, Janice
Single Parent Advocate
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Prince George Community College

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APPENDIX F
SUGGESTIONS FOR FINANCIAL AID FOR ADULT WOMEN TO CONTINUE EDUCATION

1. Contact the financial aid director of the school you want to attend. Inquire about sources of assistance including National Defense Student Loans. Borrowing the necessary money may be an investment in your future.

2. Altrusa International Foundation--Provides awards to women for training or retraining to qualify for employment. Emphasis is on vocational education (such as nursing, X-ray technology, and bookkeeping) rather than on a college degree. Stipends average $350 per year. Contact: Chairman, Founders Fund Vocational Aid Committee, Altrusa International Foundation, Inc., 332 South Michigan Avenue, Chicago, Illinois 60604.

3. American Association of University Women--Awards dissertation fellowships o women who have completed all course work and qualifying examinations in ' doctoral program. Also offers graduate fellowships to foreign women planning to return to their native countries to pursue careers. Contact: Director, AAUW Educational Foundation Programs, 2401 Virginia Avenue, N.W., Washington, D.C. 20037.

4. Business and Professional Women s Foundation--Awards Career Advancement Scholarships to adult women who need further training or education to begin careers or to improve professional opportunities. Scholarships are based on financial need for women 25 and over who are returning for vocational training, undergraduate, or graduate work after a break in their education. Scholarships average $400. Graduate fellowships are also available for doctoral candidates. Contact: Business and Professional Women's Foundation, 2012 Massachusetts Avenue, N.W., Washington, D.C. 20036. Deadlines: May 1 and October 1.

5. Business and Professional Women's Foundation Loan Fund for Women in Graduate Engineering Studies--Beginning in January 1976, this organization made available over $100,000 in loan funds to women who had been accepted for graduate degree programs or graduate level courses of study at schools accredited by the Engineers' Council for Professional Development. Women may qualify for individual loans up to $2,000. Repayment of loans is scheduled over a 5-year period at 5 percent interest beginning 1 year after graduation. Contact: Business and Professional Women's Foundation, 2012 Massachusetts Avenue, N.W., Washington, D.C. 20036.

6. Clairol Loving Care Scholarship Program--The $50,000 Clairol Program is the only nationwide company-sponsored fund for women age 30 and older who are continuing post-secondary educations to achieve career goals. Scholarships up to $1,000 are available for full- or part-time study in vocational schools, undergraduate college degree programs, or graduate work

at the Master's or professional level. Contact: Ellen Anderson, Administrator, Clairol Loving Care Scholarship Program, 345 Park Avenue, 5th Floor, New York, N.Y. 10022, (212) 644-3020.

7. Danforth Graduate Fellowship Program-Early Entry Program--For persons graduating from college and entering graduate education; Late Entry Program--for post-baccalaureate students returning to graduate education after a "break," or in graduate school at the time of application. Contact: The Danforth Foundation, 222 South Central Avenue, St. Louis, Missouri 63105, (314) 862-6200.

8. Diuguid (pronounced "do-good") Fellowship Program--Administered by the Council of Southern Universities, makes funds available to "mature women." Consideration is given to women whose career and professional goals have been deferred because of marriage, children, etc. Grants range from $3,000 to 6,000. Applicants must live in the South. Contact: Executive Director, Council of Southern Universities, Inc., 795 Peachtree Street, N.E., Suite 484, Atlanta, Georgia 30308.

9. Florence Morse Scholarship--Awarded to women at least 25 years of age who are U.S. citizens and are in their junior or senior year of a business course accredited by the American Assembly of Collegiate Schools of Business. Deadlines: May 1 and October 1. Contact: William Laidlaw, Jr., Managing Director, Florence Morse Scholarship, 760 Office Parkway, Suite 50, St. Louis, Missouri 63141.

10. General Federation of Women's Clubs--In the past 2 years approximately $2.5 million has been awarded to women through local and State chapters of Women's Clubs. For further information contact the President of the Women's Club in your community. (If you have trouble finding a listing, contact the Chamber of Commerce to determine the name of the local club.)

11. National Association of Bank Women--Has developed a pilot project in conjunction with Simmons College, Boston, for a Bachelor's Degree Program in Management for women bankers who need further education for career advancement. The NABW/Simmons Program began September 1974. The program has been extended to two other colleges, Florida State University in Tallahassee and Mundelein College, Chicago. Plans call for adding two more colleges in 1977. Contact: Anne L. Bryant, Education Director, National Association of Bank Women, State Street Bank & Trust Company, Box 351, Boston, Massachusetts 02101.

12. PEO--Assists mature returning women students. Contact the state president in your State, or write to Ms. Florence Myers Wallace, Chairman, PEO Continuing Education, 3700 Grant Avenue, Des Moines, Iowa 50312.

13. Philip Morris Scholarship Fund--Provides funds to women 25 and older who are engaged in part-time only undergraduate study at either community or 4-year colleges.

14. Sears-Roebuck Foundation--Beginning in the Fall of 1975, this organization made $300,000 available in loan funds to women of any age who had been accepted for graduate degree programs or graduate-level courses of study at schools accredited on the graduate level by the American Assembly

of Collegiate Schools of Business. Women may qualify for individual loans up to $2,000. Repayment of loans is scheduled over a 5-year period at 5 percent interest beginning 1 year after graduation. Contact: Business and Professional Women's Foundation, 2012 Massachusetts Avenue, N.W., Washington, D.C. 20036.

15. Soroptimist Training Awards Program--Assists mature women in upward mobility and in their efforts to retrain and enter or reenter the labor market. The Training Awards Program has been expanded to include the McCall-Life Pattern special awards of $2,500. Regions will decide who should receive the Soroptimist $1,000 Awards and who should receive the McCall-Life Pattern $2,500 Awards. Approximately 50 awardees each year. Contact: Soroptimist, 1616 Walnut Street, Philadelphia, Pennsylvania 19103, or South Central Region, Soroptimist International of the Americas, Inc., Dr. Helen Wroten, 506 E. 12th Street, Winfield, Kansas 67156. Deadline: January 31.

16. Texas Ex-Students Association--Awards a number of scholarships at University of Texas. Contact: Scholarship Representative, Alumni Center, 2110 San Jacinto, Austin, Texas 78701.

17. Contact women's organizations in your community and State. Many have some kind of assistance program for students which may be available to the mature or part-time student. Don't forget the women's service clubs such as Altrusa, Zonta, Quota, Soroptimist, and Pilot.

18. Is there a professional organization in your vocational area? If so, get in touch with the local president and explain your educational plans and your financial need. Most groups have some kind of project each year and perhaps contributing to your education could be it. Some of the organizations have very little money to use for such activities, but it might be just the extra amount you need to make ends meet.

19. For further information about sources of aid, contact the Chairperson, Governor's Commission on the Status of Women. Address your letter to the Governor's Office if you do not know the address of the Commission Chairperson in your State.

20. Listed below are selected reference materials which may be helpful:

    a. HEW Fact Sheet--Available from the U.S. Department of Health, Education, and Welfare, Education Division/Office of Education, Washington, D.C. 20202. Gives information about the Federal financial programs: Basic Educational Opportunity Grants; Supplemental Education Opportunity Grants; College Work-Study; National Direct Student Loans and Guaranteed Student Loans. Cost: FREE.

    b. A Selected List of Major Fellowship Opportunities and Aids to Advanced Education for U.S. Citizens--Available from the Fellowship Office, National Research Council, 2102 Constitution Avenue, N.W., Washington, D.C. 20418. Cost: FREE.

    c. Need A Life?--Published annually by the American Legion's Education and Scholarship Program, PO Box 1055, Indianapolis, Indiana 46206. Cost: 50¢.

d. The Foundation Grants Index--Lee Noe, Editor, Columbia University Press, Published, 1975. Cost: $15.00.

e. Financial Aids for Higher Education by Oreon Desslar--Wm. C. Brown, Publisher, 2460 Kerper Boulevard, Dubuque, Iowa 52001; published annually. Cost: $14.95.

(Compiled with assistance from Deb Stanley, University of Texas at Austin.)

FUNDING SOURCES FOR WOMEN'S PROGRAMS

1. Vocational Education Amendments of 1976. The act provides a national mandate for accomplishing eight major activities: to gather, analyze, and disseminate data on the status of male and female students and employees; to create public awareness of vo-ed programs and activities that reduce sex stereotyping; to develop and support activities that correct problems and deficiencies; to review vocational programs for sex bias; to monitor all personnel laws prohibiting discrimination; to provide assistance to local education agencies or other bodies in overcoming sex stereotyping and sex bias; to review and submit recommendations in the annual HEW program plan and report. Funding for the first year was set at $5.1 million and will rise to over $20 million in 1981.

2. Education Amendments of 1976. There are a number of funding titles that address the problem of reduction of sex role stereotyping in vocational education (e.g., Title 1, Continuing Education; Title VII, Cooperation Education).

3. Comprehensive Education and Training Act of 1973. CETA funds are available under several titles to develop locally based programs for low income, unemployed females. The Women's Bureau of the U.S. Department of Labor has prepared a helpful booklet entitled: "A Guide to Seeking Funds From CETA." It is available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20042. The stock number is 029-016-00040-6.

4. Career Education Programs CFDA 13.544 USOE. Funds have been made available during the past several years for innovative programs at a number of colleges. The focus of these grants is to develop model programs that will increase student awareness of career planning resources and tools.

5. Bilingual Education Programs CFDA 13.403 USOE. Model programs have been funded to assist local school districts and colleges in the development of curricula and staff training.

6. Right-to-Read Academies CFDA 13.533 USOE. Literacy is the key to educational and economic upward mobility. Female heads of households have been assisted through innovative programs funded under terms of this annual awards program.

7. National Science Foundation Awards Programs. NSF announces several funding categories annually. Recently 34 awards were made totalling $907,640 for projects to increase female participation by women in scientific careers.

8. Fund for Improvement of Post-Secondary Education. In January of each year FIPSE welcomes proposals from 2- or 4-year institutions that focus on improving access to institutions and improving modes of instruction.

9. Women's Educational Equity Act of 1974. The Women's Educational Equity Act (WEEA), passed as part of the Special Projects Act of the Education Amendments of 1974, authorizes funds to support programs to eliminate sex bias from educational institutions. It provides impetus for change in areas that can remain unaffected by other laws regarding sex discrimination. WEEA can provide funds for preparing, testing, and distributing bias-free textbooks and other educational materials; establishing programs to train women offenders, to prepare low-income women for gainful employment or to counsel and retrain women already employed so that they may move out of dead-end jobs. Contracts and grants are awarded annually.

10. National Institute of Education. NIE welcomes proposals addressing research problems concerning education/work, educational equity, and institutional adjustments to social needs.

11. Revenue Sharing Act funds and Community Development Act of 1974 funds can be used effectively for vocational programs and services. Though most counties and municipalities have used these funds primarily for bricks, mortar, and vehicles, they can be used for human services and training. This requires that colleges participate in the planning cycle of counties and municipalities. It is especially relevant in counties where the unemployment level is high for women. It requires that colleges promote "outreach to budget and planning agencies in the taxing units of their service area."

12. Mental Health/Mental Retardation Funds are worth exploring by institutions for counseling, training, and services contracts. Portland, Oregon Community College's Sylvania campus has been successful in training women and men in independent living skills under contracts and grants in this field. The food services training program is a model in upward mobility for the retarded which other colleges should explore.

13. Title XX of the Social Security Act provides a number of options for training women. It should be noted that there are various interpretations about the use of this funding source. Colleges with Human Services degree or Social Service technical programs might find that it could be used for such diverse roles as SS Eligibility Technicians and peer counselors. One need not be a current recipient of social security benefits to be trained. Many State DPW officials lament that these funds are frequently underspent. The Pennsylvania Council of Deans of Social Work is completing a comprehensive survey of program options available as models.

14. The Small Business Administration and colleges have cooperated for a series of regional conferences on funding programs and strategies for assisting small business owners. These conferences reveal that there is an underdeveloped market for assisting women who are managing or who seek to manage their own businesses. At the regional level SBA has assisted colleges in developing 1- and 2-day workshops for women.

15. Handicapped services as funded through States and Federal legislation are just now beginning to provide specific services for handicapped women. California has developed model programs in response to the new 504 regulations and Part E, Title VII of the Higher Education Amendments of 1976. State legislation has been enacted to increase aid to handicapped students (A B 77).

16. Older Americans Act of 1972 (as amended) provides assistance in the development of new or improved programs to help older persons through grants to the States for community planning and services and for training, through research, development, and training project grants.

OTHER RESOURCES FOR WOMEN'S EDUCATION

The following agencies provide materials and assistance to individuals and institutions concerned about equal education for women and girls:

Center for Vocational Education, the Ohio State University, 1960 Kenny Road, Columbus, Ohio 43210. The center has published materials which focus on the needs and interests of women in guidance and career development. Materials produced include a curriculum unit for career planning for women, a study on career patterns of women, and an assessment of career materials and their implications for women's career development. The center is also developing a model for upgrading underemployed women.

Center for Women's Opportunities, American Association of Community and Junior Colleges, One Dupont Circle, N.W., Suite 410, Washington, D.C. 20036. The center conducted a study on women in 2-year colleges and has issued a report. A bibliography and a newsletter are also available. [Note: The center currently has a WEEA grant to develop nonsexist aids for use in 2-year colleges.]

The Federal Education Project, Lawyers' Committee for Civil Rights Under the Law, Suite 520, 733 15th Street, N.W., Washington, D.C. 20005. Through its monthly newsletter the Federal Education Project reports on current developments in the elimination of sex bias in vocational education. The project plans a pamphlet on the provisions of the 1976 Vocational Education Act, and a report on model programs for eliminating bias and sex stereotyping.

Equal Rights for Women in Education, Education Commission of the States, 1860 Lincoln, Suite 300, Denver, Colorado 80203. Although the publications of the project are directed toward State-level educational policymakers, educators, and administrators at the local level and in individual institutions may also find them useful.

Project on Equal Education Rights (PEER), NOW Legal Defense and Education Fund, 1029 Vermont Avenue, N.W., Washington, D.C. 20005. PEER monitors the enforcement of Title IX in schools at the elementary and secondary level. The project has published several handbooks, kits, and other materials to help citizens monitor compliance with Title IX. A newsletter, "PEER Perspective," is also available.

Alliance for Displaced Homemakers, National Headquarters, 3800 Harrison Street, Oakland, California 94611. The Alliance focuses its attention on the special problems of middle-aged women and has worked for recognition of this segment of our society as a disadvantaged group of older workers.

APPENDIX G
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